

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK  
Poughkeepsie Division**

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**PJH 9510  
Tax ID No. 11 3178696**

In re:

Bankr. Case No.: 15-35318-cgm

HEATHER F. FAGANS,

Chapter 13

Debtor.

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HEATHER F. FAGANS,

Adv. Proc. No.: 20-09047-cgm

Plaintiff,

v.

UNITED STATES DEPARTMENT OF EDUCATION,  
NAVIENT SOLUTIONS, LLC,  
ASCENDIUM EDUCATION SOLUTIONS,  
CITIZENS BANK, N.A. and  
EDUCATIONAL CREDIT MANAGEMENT CORPORATION,

Defendants.

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**CERTIFICATE OF SERVICE**

I, the undersigned, do hereby certify that I am more than 18 years of age and not a party to the matter concerning which service was accomplished. I further certify that on the 30th day of December, 2020, I served by electronic transmission (email), a true and correct copy of the Notice of Electronic Filing of the Stipulation for Dismissal of Navient Solutions, LLC's as a Defendant in this Adversary Proceeding, upon the following persons:

Patrick J. Best, Plaintiff's counsel at [patrick@armlawyers.com](mailto:patrick@armlawyers.com)  
Kenneth Baum, Counsel for Educational Credit Management Corporation at  
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By: /s/ Paul J. Hooten  
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